

REMARKS

This is in response to the Office Action mailed on September 24, 2009. Claims 1-6, 10-15, 17-18, 20-21, 23-24, 26, 28-31, 33-35, 37-44, 46-52, 58-61, and 68-75 were pending in the Office Action. The Examiner stated that the claims are being subjected to a restriction and/or an election requirement. The Examiner stated that claims 1-6, 10-15, 17-18, 20-21, 23-24, 26, 28-31, 33-35, 37-44, 46-52, and 58-61 are drawn to a financial transaction authorization request system and that claims 68-75 are drawn to an authorization request system from a point of sale device.

Applicant respectfully elects the first invention of the financial transaction authorization request system which encompasses claims 1-6, 10-15, 17-18, 20-21, 23-24, 26, 28-31, 33-35, 37-44, 46-52, and 58-61. In light of the election, Applicant has cancelled claims 68-75 which are drawn to the non-elected species.

It is respectfully submitted that Applicant has fulfilled his duties with respect to the restriction and/or election requirement issued by the Examiner. Accordingly, consideration and favorable action are respectfully solicited. The Director is authorized to charge any fee deficiency required by this paper or credit any overpayment to Deposit Account No. 23-1123.

Respectfully submitted,

MICROSOFT CORPORATION

By: /Christopher L. Holt/

Christopher L. Holt, Reg. No. 45,844
900 Second Avenue South, Suite 1400
Minneapolis, Minnesota 55402-3244
Phone: (612) 334-3222
Fax: (612) 334-3312

One Microsoft Way
Redmond, Washington 98052-6399
Phone: (425) 707-9382

CLH:NKB:rkm/jmt